

Information to identify the case:			
Debtor 1	Cody Antonio Salazar		Social Security number or ITIN xxx-xx-4095
	First Name	Middle Name	Last Name
Debtor 2			EIN --
(Spouse, if filing)	First Name	Middle Name	Last Name
			Social Security number or ITIN --
			EIN --
United States Bankruptcy Court District of Utah			Date case filed for chapter 13: 11/21/23
Case number: 23-25376 PH			

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>). Case status information is available at no charge by calling the Voice Case Information System (VCIS) at 1-866-222-8029.

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Cody Antonio Salazar	
2. All other names used in the last 8 years		
3. Address	2179 West 2175 North Clinton, UT 84015	
4. Debtor's attorney Name and address	Justin O. Burton Rulon T. Burton & Assoc. 448 E Winchester St Suite 175 Murray, UT 84107	Contact phone (801) 288-0202 Email: justin@rulontburton.com
5. Bankruptcy trustee Name and address	Lon Jenkins tr Ch. 13 Trustee's Office 465 South 400 East Suite 200 Salt Lake City, UT 84111	Contact phone 801-596-2884 Email: utahtrusteemail@ch13ut.org
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	United States Bankruptcy Court District of Utah 350 South Main #301 Salt Lake City, UT 84101 Clerk of Court: David A. Sime	Hours open: 8:00 AM to 4:30 PM, Monday – Friday Contact phone: (801) 524-6687 Website: www.utb.uscourts.gov

<p>7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p>	<p>The meeting may be continued or adjourned to a later date. All individual debtor(s) must provide picture identification and proof of social security number to the trustee. Failure to do so may result in your case being dismissed.</p>	<p>Meeting to be held on: Feb. 15, 2024 at 09:00 AM Location: Zoom video meeting. Go to Zoom.us/join, Enter Meeting ID 437 037 6107, and Passcode 3375693596, OR call 1-385-832-9074</p>
<p>For additional meeting information go to https://www.justice.gov/ust/moc</p>		
<p>8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<p>Deadline to file a complaint to challenge dischargeability of certain debts: You must file:</p> <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). <p>Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim:</p> <hr/> <p>Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p> <hr/> <p>Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>	<p>Filing deadline: 4/15/24 Filing deadline: 1/30/24 Filing deadline: 5/20/24</p> <hr/> <p>Filing deadline: 30 days after the <i>conclusion</i> of the meeting of creditors</p>
<p>9. Filing of plan and confirmation hearing on docket Objections to Confirmation</p>	<p>The debtor has filed a plan. The hearing on confirmation will be held on: 3/19/24 at 10:00 AM Location: This meeting is by Zoom. Go to, ZoomGov.com/join or call 1+(669)254-5252, Enter Meeting ID 161 4747 8650, Passcode 9671833 Objections to confirmation must be filed and served no later than 7 days before the date set for confirmation. If there are no timely filed objections to confirmation pending or if all objections to confirmation are resolved by a court order or a stipulation signed by the debtor, the trustee and the objecting party, a plan may be confirmed without objection, and the hearing stricken.</p>	
<p>10. Creditors with a foreign address</p>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
<p>11. Filing a chapter 13 bankruptcy case</p>	<p>Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.</p>	
<p>12. Exempt property</p>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.</p>	
<p>13. Discharge of debts</p>	<p>Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.</p>	

In re:
Cody Antonio Salazar
Debtor

Case No. 23-25376-PH
Chapter 13

CERTIFICATE OF NOTICE

District/off: 1088-2
Date Rcvd: Jan 11, 2024

User: admin
Form ID: 3091

Page 1 of 3
Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 13, 2024:

Recip ID	Recipient Name and Address
db	+ Cody Antonio Salazar, 2179 West 2175 North, Clinton, UT 84015-5601
12340556	+ Affordable Title Loans, 2275 N Main Street, Sunset, UT 84015-2539
12340557	+ American Family Insurance, 8948 Canyon Falls Blvd, Ste 200, Twinsburg, OH 44087-1900
12340567	+ Easy Cash ASAP, LLC, c/o David W. Lippman, 1325 North Wilmot Road, 3rd Floor, Tucson, AZ 85712-5166
12354362	+ Ogden City Corp., 2549 Washington Blvd. #521, Ogden, UT 84401-3111
12340580	+ Ogden City Water, 2549 Washington Blvd, Ogden, UT 84401-3123
12340585	True Accord, 26011 College Blvd, Ste 130, Lenexa, KS 66219

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: justin@rulontburton.com	Jan 11 2024 22:52:00	Justin O. Burton, Rulon T. Burton & Assoc., 448 E Winchester St Suite 175, Murray, UT 84107
tr	+ Email/Text: bnc@ch13ut.org	Jan 11 2024 22:52:00	Lon Jenkins tr, Ch. 13 Trustee's Office, 465 South 400 East, Suite 200, Salt Lake City, UT 84111-3345
12340558	Email/Text: banko@bonncoll.com	Jan 11 2024 22:52:00	Bonneville Billing & Collections, Inc., PO Box 150621, Ogden, UT 84415-0621
12341858	Email/Text: Bankruptcy.RI@Citizensbank.com	Jan 11 2024 22:52:00	Citizens Bank N.A., 1 Citizens Bank Way Mailstop JCA115, Johnston, RI 02919
12340559	EDI: CAPITALONE.COM	Jan 12 2024 03:57:00	Capital One Bank, Attn: Bankruptcy Dept, PO Box 30285, Salt Lake City, UT 84130-0285
12340560	^ MEBN	Jan 11 2024 22:52:30	Chime/Stride Bank, Attn: Bankruptcy, PO Box 417, San Francisco, CA 94104-0417
12340561	+ EDI: CITICORP	Jan 12 2024 03:57:00	Citibank, Attn: Correspondence, PO Box 6500, Sioux Falls, SD 57117-6500
12340562	^ MEBN	Jan 11 2024 22:52:29	Citizens Bank, c/o MRS BPO, LLC, 1930 Olney Avenue, Cherry Hill, NJ 08003-2016
12340563	^ MEBN	Jan 11 2024 22:52:15	Clark County Collection Service, 8860 West Sunset Road, Ste 100, Las Vegas, NV 89148-4899
12340564	+ EDI: COMCASTCBLCENT	Jan 12 2024 03:57:00	Comcast, 9602 South 300 West, Ste B, Sandy, UT 84070-3336
12340565	Email/PDF: creditonebknotifications@resurgent.com	Jan 11 2024 23:02:38	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
12354622	+ Email/Text: compliance@dontbebroke.com	Jan 11 2024 22:52:00	Dollar Loan Center, 5667 S 1900 W, Roy, UT 84067-2301
12340566	+ Email/Text: compliance@dontbebroke.com	Jan 11 2024 22:52:00	Dollar Loan Center, 1789 West 7800 South, West Jordan, UT 84088-4017

District/off: 1088-2

User: admin

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12340568	Email/Text: bankruptcy@expressrecovery.com	Jan 11 2024 22:52:00	Edwin B. Parry, The Law Offices of Edwin B. Parry, PO Box 25727, Salt Lake City, UT 84125-0727
12340569	+ Email/Text: bknotice@ercbpo.com	Jan 11 2024 22:52:00	Enhanced Recovery Corporation, 8014 Bayberry Road, Jacksonville, FL 32256-7412
12340570	^ MEBN	Jan 11 2024 22:52:29	Essential Lending, Attn: Bankruptcy, 3500 Hulen Street, Ste 201, Fort Worth, TX 76107-6812
12340571	+ Email/Text: bankruptcy@expressrecovery.com	Jan 11 2024 22:52:00	Express Recovery Services, PO Box 26415, Salt Lake City, UT 84126-0415
12340572	+ Email/Text: service@figloans.com	Jan 11 2024 22:52:00	Fig Loans, Attn: Bankruptcy, 2245 Texas Drive, Sugar Land, TX 77479-1275
12340573	+ Email/Text: Mailreview@jmlaw.com	Jan 11 2024 22:52:00	Johnson Mark, LLC, PO Box 7811, Sandy, UT 84091-7811
12360174	Email/PDF: resurgentbknotifications@resurgent.com	Jan 11 2024 23:02:42	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
12340576	+ Email/PDF: resurgentbknotifications@resurgent.com	Jan 11 2024 23:02:38	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10497, Greenville, SC 29603-0497
12340577	+ Email/PDF: resurgentbknotifications@resurgent.com	Jan 11 2024 23:02:42	LVNV Funding, LLC, 55 Beettie Place, Greenville, SC 29601-2165
12340574	+ EDI: LENDNGCLUB	Jan 12 2024 03:57:00	LendingClub, Attn: Bankruptcy, 595 Market Street, Ste 200, San Francisco, CA 94105-2802
12340575	+ EDI: CCS.COM	Jan 12 2024 03:58:00	Liberty Mutual, c/o Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2609
12340578	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 11 2024 22:52:00	Midland Funding/Midland Credit Mgmt, Attn: Bankruptcy, PO Box 939069, San Diego, CA 92193-9069
12340579	+ Email/Text: clarson@macu.com	Jan 11 2024 22:52:00	Mountain America Credit Union, Attn: Asset Management / Bankruptcy, PO Box 2331, Sandy, UT 84091-2331
12340581	EDI: PRA.COM	Jan 12 2024 03:58:00	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
12364214	EDI: PRA.COM	Jan 12 2024 03:58:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
12340582	Email/Text: bankruptcynotifications@pacificcorp.com	Jan 11 2024 22:52:00	Rocky Mountain Power, Bankruptcy Clearinghouse, PO Box 25308, Salt Lake City, UT 84125-0308
12354278	+ Email/Text: enotifications@santanderconsumerusa.com	Jan 11 2024 22:52:00	Santander Consumer USA, Inc., d/b/a Chrysler Capital, P.O. Box 961275, Fort Worth, TX 76161-0275
12354279	+ Email/Text: enotifications@santanderconsumerusa.com	Jan 11 2024 22:52:00	Santander Consumer USA, Inc., d/b/a Chrysler Capital, 1601 Elm St., Suite 800, Dallas, TX 75201-7260
12340583	+ Email/Text: enotifications@santanderconsumerusa.com	Jan 11 2024 22:52:00	Santander Consumer Usa, Attn: Bankruptcy, PO Box 961211, Fort Worth, TX 76161-0211
12340584	EDI: SYNC	Jan 12 2024 03:57:00	Synchrony Bank, Attn: Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060

TOTAL: 33

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

District/off: 1088-2

User: admin

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NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 13, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 11, 2024 at the address(es) listed below:

Name	Email Address
Justin O. Burton	on behalf of Debtor Cody Antonio Salazar justin@rulontburton.com jeannie@rulontburton.com
Lon Jenkins tr	ecfmail@ch13ut.org lneebbling@ch13ut.org
United States Trustee	USTPRegion19.SK.ECF@usdoj.gov

TOTAL: 3